Case 08-20657 Doc 1 Filed 08/07/08 Entered 08/07/08 15:33:47 Desc Main Document Page 1 of 37

B1 (Official Form 1) (1/08) UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS **Voluntary Petition EASTERN DIVISION (CHICAGO)** Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse) (Last, First, Middle): Brudnicki, James J All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): xxx-xx-8891 than one, state all): Street Address of Debtor (No. and Street, City, and State): Street Address of Joint Debtor (No. and Street, City, and State): 3517 So. Wenonah Ave. Berwyn, IL ZIP CODE ZIP CODE 60402 County of Residence or of the Principal Place of Business: County of Residence or of the Principal Place of Business: Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): ZIP CODE ZIP CODE Location of Principal Assets of Business Debtor (if different from street address above): ZIP CODE Type of Debtor Nature of Business **Chapter of Bankruptcy Code Under Which** (Form of Organization) (Check one box.) the Petition is Filed (Check one box.) (Check one box.) Health Care Business Chapter 7 Chapter 15 Petition for Recognition Single Asset Real Estate as defined Chapter 9 Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. in 11 U.S.C. § 101(51B) of a Foreign Main Proceeding Chapter 11 Railroad Chapter 15 Petition for Recognition Corporation (includes LLC and LLP) Chapter 12 Stockbroker of a Foreign Nonmain Proceeding ✓ Chapter 13 Partnership Commodity Broker Other (If debtor is not one of the above Clearing Bank **Nature of Debts** entities, check this box and state type (Check one box.) of entity below.) Debts are primarily consumer Debts are primarily **Tax-Exempt Entity** debts, defined in 11 U.S.C. business debts. (Check box, if applicable.) § 101(8) as "incurred by an individual primarily for a Debtor is a tax-exempt organization under Title 26 of the United States personal, family, or house Code (the Internal Revenue Code). hold purpose. Filing Fee (Check one box.) Chapter 11 Debtors Check one box: ▼ Full Filing Fee attached. Debtor is a small business debtor as defined by 11 U.S.C. § 101(51D). Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Filing Fee to be paid in installments (applicable to individuals only). Must attach Check if: signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Debtor's aggregate noncontigent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. Filing Fee waiver requested (applicable to chapter 7 individuals only). Must Check all applicable boxes: attach signed application for the court's consideration. See Official Form 3B. A plan is being filed with this petition. Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). Statistical/Administrative Information THIS SPACE IS FOR COURT USE ONLY Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. **Estimated Number of Creditors** 25,001-Over **√** 1-49 10,001-____ 200-999 50,001-∐ 50-99 **___** 100-199 5.000 10.000 25.000 50.000 100.000 100.000 Estimated Assets \$50,001 to \$100,001 to \$500,001 \$50,000,001 \$0 to \$1,000,001 \$10,000,001 \$100,000,001 \$500,000,001 More than \$50,000 \$100,000 \$500,000 to \$1 million to \$10 million to \$50 million to \$100 million to \$500 million to \$1 billion \$1 billion Estimated Liabilities \square \$50,001 to \$100,001 to \$500,001 \$1,000,001 \$10,000,001 \$50,000,001 \$100,000,001 \$500,000,001 More than

to \$100 million

to \$500 million

to \$1 billion

\$1 billion

to \$50 million

\$500,000

to \$1 million

to \$10 million

\$50,000 \$100,000

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B1 ((omicial Form 1) (1/08)	1 ago 2 01 01	Page 2
	luntary Petition	Name of Debtor(s): James J Brud	nicki
(Tr	nis page must be completed and filed in every case.)		
	All Prior Bankruptcy Cases Filed Within Last	1	
Loca Nor	tion Where Filed: ne	Case Number:	Date Filed:
Loca	tion Where Filed:	Case Number:	Date Filed:
	Pending Bankruptcy Case Filed by any Spouse, Partner or	Affiliate of this Debtor (If more	than one, attach additional sheet.)
Name Nor	e of Debtor:	Case Number:	Date Filed:
Distri		Relationship:	Judge:
		·	
10Q	Exhibit A be completed if debtor is required to file periodic reports (e.g., forms 10K and) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) e Securities Exchange Act of 1934 and is requesting relief under chapter 11.) Exhibit A is attached and made a part of this petition.	(To be completed	ay proceed under chapter 7, 11, 12, or 13 explained the relief available under each
		X /s/ Mark R. Schottler	08/07/2008
		Mark R. Schottler	
	Exl	hibit C	24.0
Doe:	s the debtor own or have possession of any property that poses or is alleged to pose Yes, and Exhibit C is attached and made a part of this petition. No.	e a threat of imminent and identifiable harm to	public health or safety?
	Exi	hibit D	
(То	be completed by every individual debtor. If a joint petition is filed, each Exhibit D completed and signed by the debtor is attached and many	·	separate Exhibit D.)
If th	is is a joint petition: Exhibit D also completed and signed by the joint debtor is attach	ed and made a part of this petition.	
	Information Regard	ling the Debtor - Venue	
	•	applicable box.)	
	Debtor has been domiciled or has had a residence, principal place of preceding the date of this petition or for a longer part of such 180 day		istrict for 180 days immediately
	There is a bankruptcy case concerning debtor's affiliate, general partr	ner, or partnership pending in this Dist	rict.
	Debtor is a debtor in a foreign proceeding and has its principal place of principal place of business or assets in the United States but is a defer or the interests of the parties will be served in regard to the relief sou	endant in an action or proceeding [in a	
	Certification by a Debtor Who Resid	•	erty
	(Check all ap Landlord has a judgment against the debtor for possession of debtor's	oplicable boxes.) s residence. (If box checked, complet	e the following.)
	,	Name of landlord that obtained judgm	ent)
	7	Address of landlard	
_		Address of landlord)	auld be permitted to cure the entire
Ц	Debtor claims that under applicable nonbankruptcy law, there are circ monetary default that gave rise to the judgment for possession, after		•
	Debtor has included in this petition the deposit with the court of any repetition.	ent that would become due during the	30-day period after the filing of the
	Debtor certifies that he/she has served the Landlord with this certifica	tion. (11 U.S.C. § 362(I)).	

Case 08-20657 Doc 1 Filed 08/07/08 Entered 08/07/08 15:33:47 Desc Main Page 3 of 37 Document B1 (Official Form 1) (1/08) Page 3 Name of Debtor(s): James J Brudnicki **Voluntary Petition** (This page must be completed and filed in every case) **Signatures** Signature(s) of Debtor(s) (Individual/Joint) Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this petition is I declare under penalty of perjury that the information provided in this petition is true true and correct. and correct, that I am the foreign representative of a debtor in a foreign proceeding, [If petitioner is an individual whose debts are primarily consumer debts and has and that I am authorized to file this petition. chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under (Check only one box.) each such chapter, and choose to proceed under chapter 7. I request relief in accordance with chapter 15 of title 11, United States Code. [If no attorney represents me and no bankruptcy petition preparer signs the Certified copies of the documents required by 11 U.S.C. § 1515 are attached. petition] I have obtained and read the notice required by 11 U.S.C. § 342(b). Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached. /s/ James J Brudnicki James J Brudnicki (Signature of Foreign Representative) (Printed Name of Foreign Representative) Telephone Number (If not represented by attorney) 08/07/2008 Date Date Signature of Attorney* Signature of Non-Attorney Bankruptcy Petition Preparer I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as X /s/ Mark R. Schottler defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and Mark R. Schottler Bar No. 6238871 have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a Schottler & Associates maximum fee for services chargeable by bankruptcy petition preparers, I have 10 S. LaSalle Street given the debtor notice of the maximum amount before preparing any document **Suite 3410** for filing for a debtor or accepting any fee from the debtor, as required in that Chicago, IL 60603 section. Official Form 19 is attached. Phone No.(312) 236-7200 Fax No.(312) 236-1691 Printed Name and title, if any, of Bankruptcy Petition Preparer 08/07/2008 Date Social-Security number (If the bankruptcy petition preparer is not an individual, *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a state the Social-Security number of the officer, principal, responsible person or certification that the attorney has no knowledge after an inquiry that the partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) information in the schedules is incorrect. Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. Address The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition. X

Signature of Authorized Individual
Printed Name of Authorized Individual
Title of Authorized Individual
Date

Signature of bankruptcy petiton preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

Official Form 1, Exhibit D (10/06)

Document Page 4 of 37 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE:	James J Brudnicki	Case No.	
			(if known)

Debtor(s)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services
provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit couseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

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Official Form 1, Exhibit D (10/06)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE:	James J Brudnicki	Case No.	
			(if known)

Debtor(s)

CREDIT COUNSELING REQUIREMENT
Continuation Sheet No. 1
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilites.);
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ James J Brudnicki James J Brudnicki
Date: 08/07/2008

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B6A (Official Form 6A) (12/07)

|--|

Case No.	
	(if known)

SCHEDULE A - REAL PROPERTY

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption	Amount Of Secured Claim
None				
	Tot	al:	\$0.00	

(Report also on Summary of Schedules)

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B6B (Official Form 6B) (12/07)

In re James J Br	udnicki
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Case No.	
	(if known)

SCHEDULE B - PERSONAL PROPERTY

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.	х			
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Savings account with Central Federal Berwyn	-	\$96.71
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video and computer equipment.		Ordinary furniture, electronics, appliances, etc.	-	\$1,000.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	x			
6. Wearing apparel.		Ordinary and necessary clothing items	-	\$500.00
7. Furs and jewelry.	x			
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	x			
10. Annuities. Itemize and name each issuer.		Uion Retirement	-	\$2,943.00

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B6B (Official Form 6B) (12/07) -- Cont.

In re	James J Brudnicki	Case No.	
			(if known)

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 1

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	x			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	x			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	x			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	x			
16. Accounts receivable.	x			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	x			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	x			

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B6B (Official Form 6B) (12/07) -- Cont.

n re James J Brudnicki	Case No.	
		(if known)

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 2

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	x			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	x			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	x			
22. Patents, copyrights, and other intellectual property. Give particulars.	x			
23. Licenses, franchises, and other general intangibles. Give particulars.	x			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	x			
25. Automobiles, trucks, trailers, and other vehicles and accessories.	x			
26. Boats, motors, and accessories.	х			

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In re	James J Brudnicki	Case No.	
		_	(if known)

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 3

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	x			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			
		3 continuation sheets attached	_	\$4 530 71

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B6C (Official Form 6C) (12/07)

In re James J Brudnicki

Case No.	
	(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under: (Check one box)	Check if debtor claims a homestead exemption that exceeds \$136,875.
☐ 11 U.S.C. § 522(b)(2) ☐ 11 U.S.C. § 522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Savings account with Central Federal Berwyn	735 ILCS 5/12-1001(b)	\$96.71	\$96.71
Ordinary furniture, electronics, appliances, etc.	735 ILCS 5/12-1001(b)	\$1,000.00	\$1,000.00
Ordinary and necessary clothing items	735 ILCS 5/12-1001(a), (e)	\$500.00	\$500.00
	•	\$1,596.71	\$1,596.71

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B6D (Official Form 6D) (12/07) In re James J Brudnicki

Case No.	
	(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

☑ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT	CONTINGENT			AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
	HUSB	TO LIEN		ī			
		Subtotal (Total of this				\$0.00	\$0.00
No continuation sheets attached		Total (Use only on last	pag	e) >	۱ ۰	\$0.00 (Report also on	\$0.00 (If applicable,

Summary of Schedules.) report also on Statistical Summary of Certain Liabilities and Related Data.)

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B6E (Official Form 6E) (12/07)

In re James J Brudnicki

Case No.	
	(If Known)

	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
ΤY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)
	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
Ø	Administrative allowances under 11 U.S.C. Sec. 330 Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. §§ 326, 328, 329 and 330.
	nounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of stment.
	2 continuation sheets attached

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TYPE OF PRIORITY

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B6E (Official Form 6E) (12/07) - Cont.

In re James J Brudnicki

Case No.	
	(If Known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

Domestic Support Obligations UNLIQUIDATED HUSBAND, WIFE, JOI OR COMMUNITY CONTINGENT CREDITOR'S NAME, DATE CLAIM WAS INCURRED **AMOUNT AMOUNT AMOUNT** CODEBTOR DISPUTED MAILING ADDRESS AND CONSIDERATION FOR OF **ENTITLED TO** NOT INCLUDING ZIP CODE, CLAIM **PRIORITY ENTITLED TO** CLAIM AND ACCOUNT NUMBER PRIORITY, IF ANY (See instructions above.) ACCT #: DATE INCURRED: CONSIDERATION: **Leslie Drew Notice Only Notice Only Notice Only Child Support** 3147 Ollerton Ave. REMARKS: Aurora, IL 60502 Sheet no. of _ 2 continuation sheets Subtotals (Totals of this page) > \$0.00 \$0.00 \$0.00 attached to Schedule of Creditors Holding Priority Claims Total > (Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.) (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)

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In re James J Brudnicki

Case No.	
	(If Known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

TYPE OF PRIORITY Administrative allowances UNLIQUIDATED HUSBAND, WIFE, JOI OR COMMUNITY CONTINGENT CREDITOR'S NAME, CODEBTOR DATE CLAIM WAS INCURRED **AMOUNT AMOUNT AMOUNT** DISPUTED MAILING ADDRESS AND CONSIDERATION FOR OF **ENTITLED TO** NOT INCLUDING ZIP CODE, CLAIM **PRIORITY ENTITLED TO** CLAIM AND ACCOUNT NUMBER PRIORITY, IF ANY (See instructions above.) ACCT #: DATE INCURRED: 08/07/2008 CONSIDERATION: Schottler & Associates \$2,275.00 \$2,275.00 \$0.00 **Attorney Fees** 10 S. LaSalle Street REMARKS **Suite 3410** Chicago, IL 60603 Sheet no. of _ 2 continuation sheets Subtotals (Totals of this page) > \$2,275.00 \$2,275.00 \$0.00 attached to Schedule of Creditors Holding Priority Claims \$2,275.00 Total > (Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.) \$2,275.00 \$0.00 (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)

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B6F (Official Form 6F) (12/07) In re James J Brudnicki

Case No.		
	(if known)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: 1018689056 AFNI, Inc. 404 Brock Drive P.O. Box 3097 Bloomington, IL 61702-3097		-	DATE INCURRED: CONSIDERATION: Collecting for - Sprint REMARKS:				\$221.00
ACCT #: 32652952 Arrow Financial Services, LLC 5996 West Touhy Ave. Niles, IL 60714-4610		-	DATE INCURRED: CONSIDERATION: Collecting for - GE Money Bank REMARKS:				\$405.00
ACCT#: 34567576 Arrow Financial Services, LLC 5996 West Touhy Ave. Niles, IL 60714-4610		-	DATE INCURRED: CONSIDERATION: Collecting for - HSBC Bank REMARKS:				\$3,057.00
ACCT #: 2602 Asset Acceptance, LLC PO BOX 2036 Warren, MI 48090-2036		-	DATE INCURRED: CONSIDERATION: Collecting for- Target National Bank REMARKS:				\$837.00
ACCT #: 3540 Asset Acceptance, LLC PO BOX 2036 Warren, MI 48090-2036		-	DATE INCURRED: CONSIDERATION: Collecting for- Juniper Bank REMARKS:				\$1,830.00
ACCT #: 2618 Asset Acceptance, LLC PO BOX 2036 Warren, MI 48090-2036		-	DATE INCURRED: CONSIDERATION: Collecting for- Citibank REMARKS:				\$4,905.00
5continuation sheets attached		(Rep	(Use only on last page of the completed Sc fort also on Summary of Schedules and, if applicab Statistical Summary of Certain Liabilities and Rela	hed le, o	ota ule n th	l > F.) ne	\$11,255.00

Document

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B6F (Official Form 6F) (12/07) - Cont. In re James J Brudnicki

Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: 432745000026 Barclays Bank Delaware 1007 North Orange Wilmington, DE 19801		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$1,592.00
ACCT#: 5121-0718-2358-5355 Blatt, Hasenmiller, Leibsker & Moore 125 South Wacker Drive Suite 400 Chicago, IL 60606		-	DATE INCURRED: CONSIDERATION: Collecting for - Sears REMARKS:				\$3,054.22
ACCT#: 486236231485 Capital One 1957 Westmoreland Road Richmond, VA 23276-5617		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$1,308.00
ACCT#: 11063 Carson Pirie Scott HSBC 140 W. Industrial Dr. Elmhurst, IL 60126		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$2,495.00
ACCT#: 173626A683-216382 CB Accounts 1101 Main Street Peoria, IL 61606		-	DATE INCURRED: CONSIDERATION: Collecting for- Watermark Physicians Services REMARKS:				\$263.00
ACCT #: 517945401905 Chase PO BOX 15298 Wilmington, DE 19850-5298		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$4,108.00
Sheet no 1 of 5 continuation she Schedule of Creditors Holding Unsecured Nonpriority C		IS	hed to Si (Use only on last page of the completed Sc ort also on Summary of Schedules and, if applicab Statistical Summary of Certain Liabilities and Rela	hedı le, o	ota ule l n th	l > F.) ne	

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B6F (Official Form 6F) (12/07) - Cont. In re James J Brudnicki

Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: 601164442103 Children's Place PO Box 6497 Sioux Falls, SD 57117		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$447.00
ACCT #: 35853258 CMRE Financial Services 3350 East Birch, St. #200 Brea, CA 92821-6267		-	DATE INCURRED: CONSIDERATION: Collecting for - Macneal Hospital REMARKS:				\$6,891.03
ACCT #: 07 M1 146511 Cowell Taradash, P.C. 33 North Dearborn, #1910 Chicago, IL 60602		-	DATE INCURRED: CONSIDERATION: Collections REMARKS:				\$3,352.52
ACCT #: 15490346 GMAC 2740 Arthur Street Roseville, MN 55113		-	DATE INCURRED: CONSIDERATION: Repossession REMARKS:				\$6,980.00
ACCT #: 120344 Hematology Oncology Associates 1365 Payshpere Circle Chicago, IL 60674		-	DATE INCURRED: CONSIDERATION: Medical Bills REMARKS:				\$220.00
ACCT #: 111063 Household Bank PO BOX 88000 Baltimore, MD 21288-0001		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$2,495.00
Sheet no 2 of 5 continuation Schedule of Creditors Holding Unsecured Nonpriorit		ns	hed to (Use only on last page of the completed Sort also on Summary of Schedules and, if applica Statistical Summary of Certain Liabilities and Re	ched ble, o	ota ule l on th	l > F.) ne	\$20,385.55

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B6F (Official Form 6F) (12/07) - Cont. In re James J Brudnicki

Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	TNEGNITNOC	UNLIQUIDATED	CITE I GOIG	AMOUNT C CLAIM)F
ACCT #: 517669000660 HSBC Bank PO BOX 5253 Carol Stream, IL 60197		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$2,36	3.00
ACCT #: 504662010763 Jewelry Accents GEMB PO Box 981439 El Paso, TX 79998		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$62	9.00
ACCT #: 188571 Lou Harris Company 613 Academy Dr. Northbrook, IL 60062		-	DATE INCURRED: CONSIDERATION: Collecting for- US Oncology REMARKS:				\$22	0.00
ACCT #: 512107182358 LVNV Funding PO BOX 10497 Grenville, SC 29603		-	DATE INCURRED: CONSIDERATION: Collecting for- Sears REMARKS:				\$3,65	1.00
ACCT #: 702127010231 LVNV Funding PO BOX 10497 Grenville, SC 29603		-	DATE INCURRED: CONSIDERATION: Collecting for- Household Best Buy REMARKS:				\$2,95	4.00
ACCT #: 1591718 Medical Collections System, Inc. 725 S. Wells St., Suite 700 Chicago, IL 60607		-	DATE INCURRED: CONSIDERATION: Collecting for - Emergency Treatment SC REMARKS:				\$15	0.00
Sheet no. 3 of 5 continuation she Schedule of Creditors Holding Unsecured Nonpriority C		ıs	hed to S (Use only on last page of the completed Solort also on Summary of Schedules and, if applical Statistical Summary of Certain Liabilities and Relation	ched ole, c	ota ule on th	l > F.) ne		67.00

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Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	TNEGNITNOC	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT#: 852441 Midland Credit Management PO Box 939019 San Diego, CA 92193		-	DATE INCURRED: CONSIDERATION: Collecting for - CITGO REMARKS:				\$902.00
ACCT #: 852442 Midland Credit Management PO Box 939019 San Diego, CA 92193		-	DATE INCURRED: CONSIDERATION: Collecting for - Shell REMARKS:				\$829.00
ACCT #: 111063 NBGL-Carsons 140 W Industrial Dr. Elmhurst, IL 60126		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$1,243.00
ACCT #: 1805305 Performance Capital Management 7001 Village Dr. Ste 255 Buena Park, CA 90621	-	-	DATE INCURRED: CONSIDERATION: Collecting for - Matterhorn Purchase REMARKS:				\$426.00
ACCT #: 504662010763 Portfolio Recovery Associates Riverside Commerce Center 120 Corporate Blvd. Ste. 100 Norfolk, VA 23502-4962		-	DATE INCURRED: CONSIDERATION: Collecting for - Arrow Financial Services REMARKS:				\$648.00
ACCT#: 06M1-130454 Resurgence Financial, LLC Legal Department 4100 Commercial Ave. Northbrook, IL 60062		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$5,783.13
Sheet no. 4 of 5 continuation sh Schedule of Creditors Holding Unsecured Nonpriority (ns	hed to (Use only on last page of the completed Sort also on Summary of Schedules and, if applica Statistical Summary of Certain Liabilities and Re	iched ible, c	ota ule on th	l > F.) ne	

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B6F (Official Form 6F) (12/07) - Cont. In re James J Brudnicki

Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	רידו וסטור	AMOUNT OF CLAIM
ACCT#: 12910755 Superior Asset Management PO Box 5789 Clearwater, FL 33758		-	DATE INCURRED: CONSIDERATION: Collecting for - T-Mobile REMARKS:				\$273.00
ACCT #: 5302762 The Affiliated Group Inc 316 1st Ave SW Rochester, MN 55902		-	DATE INCURRED: CONSIDERATION: Collecting for - ACF Medical Services Inc. REMARKS:				\$547.00
ACCT#: 15292104 United Collection Bureau 5620 Southwyck Blvd. Suite 206 Toledo, OH 43614		-	DATE INCURRED: CONSIDERATION: Collecting for - Macneal Emergency Physicians REMARKS:				\$587.00
ACCT#: 18705031 United Collection Bureau, Inc. 5620 Southwyck Blvd Suite 206 Toledo, OH 43614		-	DATE INCURRED: CONSIDERATION: Collecting for- Maneal Emergency Physicians REMARKS:				\$366.00
ACCT#: 3585 Vanguard Health 555 Van Reed Rd. Wyomissing, PA 19610		-	DATE INCURRED: CONSIDERATION: Medical Bills REMARKS:				\$6,891.00
Sheet no. <u>5</u> of <u>5</u> continuation she Schedule of Creditors Holding Unsecured Nonpriority C		ns	(Use only on last page of the completed So fort also on Summary of Schedules and, if applicate Statistical Summary of Certain Liabilities and Rela	hed le, o	ota ule on th	l > F.) ne)

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B6G (Official Form 6G) (12/07)

In re James J Brudnicki

Case No.		
	(if known)	

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases of contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

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B6H (Official Form 6H) (12/07) In re **James J Brudnicki**

Case No.	
	(if known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

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B6I (Official Form 6I) (12/07)

In re James J Brudnicki

Case No	
	(if known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	Dependents of	of Debtor and Sp	ouse	
Divorced	Relationship(s): Child Age(s): 6	Relationship	(s):	Age(s):
Employment:	Debtor	Spouse		
Occupation	Carpenter			
Name of Employer	Exhibit Source			
How Long Employed	3 years			
Address of Employer	17035 S. Wallace			
	South Holland, IL 60473			
INCOME: (Estimate of av	rerage or projected monthly income at time case filed)	DEBTOR	SPOUSE
	, salary, and commissions (Prorate if not paid monthly	y)	\$4,430.40	
Estimate monthly over	ertime		\$0.00	
3. SUBTOTAL			\$4,430.40	
4. LESS PAYROLL DE			Ф 7 00 70	
b. Social Security Tax	des social security tax if b. is zero)		\$798.76 \$265.81	
c. Medicare			\$66.47	
d. Insurance			\$0.00	
e. Union dues			\$121.85	
f. Retirement			\$0.00	
g. Other (Specify)		_	\$0.00	
h. Other (Specify)		_	\$0.00	
i. Other (Specify)		_	\$0.00	
j. Other (Specify)		_	\$0.00	
k. Other (Specify)5. SUBTOTAL OF PAY	POLL DEDUCTIONS	_	\$0.00 \$1,252.89	
	LY TAKE HOME PAY		\$1,252.89	
7. Regular income from8. Income from real pro	operation of business or profession or farm (Attach operation	detailed stmt)	\$0.00 \$0.00	
 Interest and dividend 			\$0.00 \$0.00	
	s e or support payments payable to the debtor for the o	debtor's use or	\$0.00	
that of dependents lis		200101 0 400 01	ψ0.00	
	vernment assistance (Specify):			
			\$0.00	
12. Pension or retiremen			\$0.00	
13. Other monthly incom	e (Specify):		\$0.00	
a b.			\$0.00	
c.			\$0.00	
14. SUBTOTAL OF LINE	S 7 THROUGH 13		\$0.00	
	Y INCOME (Add amounts shown on lines 6 and 14)		\$3,177.51	
	GE MONTHLY INCOME: (Combine column totals from	m line 15)		177.51
	` 'D	, , ,		1.77

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

^{17.} Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None.**

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B6J (Official Form 6J) (12/07)

c. Monthly net income (a. minus b.)

IN RE: James J Brudnicki Case No. _______(if known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The differ from the deductions from income allowed on Form 22A or 22C.	
Check this box if a joint petition is filed and debtor's spouse maintains a separate h labeled "Spouse."	ousehold. Complete a separate schedule of expenditures
Rent or home mortgage payment (include lot rented for mobile home)	\$1,550.00
a. Are real estate taxes included? ☐ Yes ☑ No	
b. Is property insurance included? ☐ Yes ☑ No	
2. Utilities: a. Electricity and heating fuel	
b. Water and sewer	
c. Telephone	\$67.00
d. Other:	
Home maintenance (repairs and upkeep) Food	\$350.00
5. Clothing	\$350.00 \$75.00
6. Laundry and dry cleaning	\$25.00
7. Medical and dental expenses	\$75.00
8. Transportation (not including car payments)	\$250.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	
10. Charitable contributions	
 Insurance (not deducted from wages or included in home mortgage payme a. Homeowner's or renter's 	ents)
a. Homeowner's or remer's b. Life	
c. Health	
d. Auto	
e. Other:	
12. Taxes (not deducted from wages or included in home mortgage payments	
Specify:	
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payment	its to be included in the plan)
a. Auto:	
b. Other:	
c. Other: d. Other:	
	¢594.00
14. Alimony, maintenance, and support paid to others: Child Support15. Payments for support of add'l dependents not living at your home:	\$584.99
16. Regular expenses from operation of business, profession, or farm (attach	detailed statement)
17.a. Other:	,
17.b. Other:	
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Sumif applicable, on the Statistical Summary of Certain Liabilities and Related D	* \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \
19. Describe any increase or decrease in expenditures reasonably anticipated	to occur within the year following the filing of this
document: None.	
20. STATEMENT OF MONTHLY NET INCOME	
a. Average monthly income from Line 15 of Schedule I	\$3,177.51
b. Average monthly expenses from Line 18 above	\$2,976.99

\$200.52

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B6 Summary (Official Form 6 - Summary) (12/07)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re James J Brudnicki Case No.

Chapter 13

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$0.00		
B - Personal Property	Yes	4	\$4,539.71		
C - Property Claimed as Exempt	Yes	1		ı	
D - Creditors Holding Secured Claims	Yes	1		\$0.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	3		\$2,275.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	6		\$72,922.90	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$3,177.51
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$2,976.99
	TOTAL	20	\$4,539.71	\$75,197.90	

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Form 6 - Statistical Summary (12/07)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re James J Brudnicki Case No.

Chapter 13

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$0.00
Student Loan Obligations (from Schedule F)	\$0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$0.00
TOTAL	\$0.00

State the following:

Average Income (from Schedule I, Line 16)	\$3,177.51
Average Expenses (from Schedule J, Line 18)	\$2,976.99
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$4,232.55

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$2,275.00	
Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0.00
4. Total from Schedule F		\$72,922.90
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$72,922.90

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In re James J Brudnicki

Case No.	
	(if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the for sheets, and that they are true and correct to the best of my		22
Date <u>08/07/2008</u>	Signature <u>/s/ James J Brudnicki</u> James J Brudnicki	
Date	Signature	
	[If joint case, both spouses must sign.]	

B7 (Official Form 7) (12/07)

Document Page 29 of 37 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

ln re:	James J Brudnicki	Case No.	
			(if known)

					(if known)	
		STATEN	MENT OF FINA	NCIAL AFFAIRS		
None	including part-time activities case was commenced. Sta maintains, or has maintaine beginning and ending dates	ncome the debtor has rece s either as an employee or the also the gross amounts ed, financial records on the s of the debtor's fiscal year	ived from employment in independent trade of received during the two basis of a fiscal rather .) If a joint petition is fi	or business, from the beging o years immediately preced than a calendar year may led, state income for each	om operation of the debtor's busining of this calendar year to the ding this calendar year. (A debtoreport fiscal year income. Identispouse separately. (Married debtor, unless the spouses are separated).	date this or that ify the otors filing
	AMOUNT	SOURCE				
	\$20,698.94	Year to date apx.				
	\$37,727.00	2007				
		2006				
None	two years immediately prec	e received by the debtor of eding the commencement is filing under chapter 12 o	ner than from employm of this case. Give par r chapter 13 must state	ent, trade, profession, or o iculars. If a joint petition is	operation of the debtor's business s filed, state income for each spo whether or not a joint petition is fi	ouse
None	debts to any creditor made constitutes or is affected by of a domestic support obliga	(s) with primarily consumer within 90 days immediately such transfer is less than ation or as part of an alterned debtors filing under chap	y preceding the comme \$600. Indicate with ar native repayment sche oter 12 or chapter 13 m	encement of this case unless asterisk (*) any payments dule under a plan by an app ust include payments by e	urchases of goods or services, an ss the aggregate value of all prop that were made to a creditor on a proved nonprofit budgeting and c either or both spouses whether or	perty that account credit
None	preceding the commencem \$5,475. If the debtor is an i obligation or as part of an a	ent of the case unless the individual, indicate with an liternative repayment scher chapter 12 or chapter 13	aggregate value of all asterisk (*) any payme dule under a plan by ar must include payment	property that constitutes or nts that were made to a cre n approved nonprofit budge s and other transfers by eit	reditor made within 90 days immer r is affected by such transfer is le editor on account of a domestic s eting and credit counseling agend ther or both spouses whether or r	ess than support cy.
None 🗹		Married debtors filing unde	r chapter 12 or chapte	13 must include payments	nis case to or for the benefit of cr s by either or both spouses wheth	
None		strative proceedings to which debtors filing under chapte	ch the debtor is or was er 12 or chapter 13 mus	a party within one year imr	ments mediately preceding the filing of t erning either or both spouses wh STATUS OR	

CAPTION OF SUIT AND
CASE NUMBER
NATURE OF PROCEEDING
Resurgence Financial v. James
Brudnicki
COURT OR AGENCY
AND LOCATION
DISPOSITION
Circuit Court of Cook
County
County

B7 (Official Form 7) (12/07) - Cont.

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n re:	James J Brudnicki	Case No.	
			(if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 1

Cowell Taradash, P.C. v. James	Collection	Circuit Court of Cook	Pending
Brudnicki		County	
07 M1 146511			

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

None

✓

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE Schottler & Associates 10 S. LaSalle Street Suite 3410 Chicago, IL 60603 DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR 08/07/2008

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY \$1,200.00

B7 (Official Form 7) (12/07) - Cont.

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n re:	James J Brudnicki	Case No.	
			(if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 2

Ν	or	ne

10. Other transfers

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None \square

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

None

11. Closed financial accounts

 $\sqrt{}$

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

None $\overline{\mathbf{V}}$

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

None \square

List all property owned by another person that the debtor holds or controls.

None \square

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

16. Spouses and Former Spouses

15. Prior address of debtor

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

B7 (Official Form 7) (12/07) - Cont.

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

n re:	James J Brudnicki Ca	Case No.	
			(if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 3

1	7	Envir	nmental	Information	١

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material.

Indicate the governmental unit to which the notice was sent and the date of the notice.

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

B7 (Official Form 7) (12/07) - Cont.

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re: James J Brudnicki Case No. (if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 4

[If completed by an individual or individual and spouse]			
I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.			
Date 08/07/2008	Signature of Debtor	/s/ James J Brudnicki James J Brudnicki	
Date	Signature of Joint Debtor (if any)		

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

B201 (04/09/06)

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IN RE: James J Brudnicki

NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days BEFORE the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13:</u> Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under Chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

B201 (04/09/06)

Fax: (312) 236-1691

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Page 2

IN RE: James J Brudnicki

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Compliance with § 342(b) of the Bankruptcy Code

l,	Mark R. Schottler	, counsel for Debtor(s), hereby certify that I delivered to the Debtor(s) the Notice
require	d by § 342(b) of the Bankruptcy Code.	<u> </u>
/s/ Mar	k R. Schottler	
Mark R	. Schottler, Attorney for Debtor(s)	
Bar No	.: 6238871	
Schottle	er & Associates	
10 S. L	aSalle Street	
Suite 3	410	
Chicag	o, IL 60603	
Phone.	(312) 236-7200	

Certificate of the Debtor

I (We), the debtor(s), affirm that I (we) have received and read this notice.

James J Brudnicki	X /s/ James J Brudnicki	08/07/2008	
	Signature of Debtor	Date	
Printed Name(s) of Debtor(s)	x		
Case No. (if known)	Signature of Joint Debtor (if any)	Date	

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IN RE: James J Brudnicki CASE NO

CHAPTER 13

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:			
	For legal services, I have agreed to accept:		\$3,500.00	
	Prior to the filing of this statement I have red	ceived:	\$1,225.00	
Balance Due:			\$2,275.00	
2.	The source of the compensation paid to me	e was:		
		er (specify)		
3.	The source of compensation to be paid to n	ne is:		
		er (specify)		
4.	I have not agreed to share the above-cassociates of my law firm.	disclosed compensation with any oth	er person unless they are members and	
	☐ I have agreed to share the above-discl associates of my law firm. A copy of th compensation, is attached.		rson or persons who are not members or he names of the people sharing in the	
5.	In return for the above-disclosed fee, I have a. Analysis of the debtor's financial situation bankruptcy; b. Preparation and filing of any petition, school. Representation of the debtor at the meet	n, and rendering advice to the debto	r in determining whether to file a petition in an which may be required;	
6.	By agreement with the debtor(s), the above	e-disclosed fee does not include the f	following services:	
		CERTIFICATION		
	I certify that the foregoing is a complete sepresentation of the debtor(s) in this bankr	statement of any agreement or arrar	ngement for payment to me for	
	08/07/2008	/s/ Mark R. Schottler		
	Date	Mark R. Schottler Schottler & Associates 10 S. LaSalle Street Suite 3410 Chicago, IL 60603 Phone: (312) 236-7200 / Fa	Bar No. 6238871 x: (312) 236-1691	
	/s/ James J Brudnicki James J Brudnicki			

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IN RE: James J Brudnicki CASE NO

CHAPTER 13

VERIFICATION OF CREDITOR MATRIX

	The above named Debtor	hereby verifies that	at the attached list	of creditors is true	and correct to the	he best of his/he
know	ledge.					

Date 08/07/2008	Signature // / / / / / / / / / / / / / / / / /
Date	Signature